

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
Michael D. Vinsick,) Case No.: 19-24330-JAD
) Chapter 13
)
Debtor.) Related to Docs. #107, 115 and 161
_____)

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Debtor to implement Notice(s) of Mortgage Payment Change and to cure plan arrears.
- ☐ a motion to lift stay
as to creditor _____
- ☐ other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated May 28, 2021

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor's plan payments shall be changed from \$5,285.00 to \$5,340.00 per month, effective 08/2023; and/or the Plan term shall be changed from _____ months to _____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The Bank of New York Mellon (Claim #14) to govern, following all Notices of Mortgage Payment Changes filed to date, including the one filed on June 27, 2023. In accordance with the most recent payment change, the Creditor will begin receiving monthly payments totaling \$813.07 effective August 26, 2023.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 13th day of July, 2023



United States Bankruptcy Judge
Jeffery A. Deller

Stipulated by:

/s/Matthew M. Herron
Counsel to Debtor

Stipulated by:

/s/James Warmbrodt
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

FILED
7/13/23 2:55 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Michael D Vinsick
Debtor

Case No. 19-24330-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 13, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2023:

Recip ID	Recipient Name and Address
db	+ Michael D Vinsick, 334 Ceylon Road, Carmichaels, PA 15320-1402
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
sp	+ David A Colecchia, 324 S. Maple Ave., Greensburg, PA 15601-3219
cr	+ Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
r	+ John Kubicar, Century 21 Frontier Realty, 680 Jefferson Avenue, Washington, PA 15301-4119
cr	+ Office of Attorney General, Department of Revenue, Lauren A. Michaels, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
cr	+ Premier Bank fka First Federal Bank of the Midwest, 275 W. Federal Street, Youngstown, OH 44503-1200
15152105	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15210147	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15172114	+ Dollar Bank, FSB, 300 W. Tuscarawas Street, Canton, OH 44702-1911
15172115	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15399950	+ Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
15184996	+ Greene County Treasurer Office, 93 E. High St., Waynesburg, PA 15370-1890
15152108	+ Home Savings, Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503-1200
15166561	+ Home Savings Bank, Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503-1200
15183588	+ Kelly A. Stepp, Esquire, 64 N. Richhill St., Ste 101, Waynesburg, PA 15370-1306
15166564	+ ML Factors Funding LLC, 456A Central Avenue, Cedarhurst, NY 11516-1927
15166565	PA SCDU, PO Box 69111, Harrisburg, PA 17106-9111
15166566	Pennsylvania Department of Revenue, Bureau of Individual Taxes, PO Box 280431, Harrisburg, PA 17128-0431
15365657	+ Premier Bank f/k/a First Federal Bank of the Midwe, 275 W. Federal Street, Youngstown, Ohio 44503-1200
15152113	+ S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908
15152114	+ Seterus, Inc., Attn: Bankruptcy, Po Box 1077, Hartford, CT 06143-1077
15152115	+ Stepp Law Offices, Kelly A. Stepp, Esq., 64 N. Rich Hill Street, Suite 101, Waynesburg, PA 15370-1306
15166572	+ Treasurer's Office Greene County, 93 East High Street, Waynesburg, PA 15370-1839
15287371	+ WH Midwest, LLC, 3777 Boettler Oaks Drive, Uniontown, OH 44685-7733
15287372	#+ WH Midwest, LLC, c/o Jamie M. Haren, Esq., 6370 Mt. Pleasant Street NW, North Canton, OH 44720-5310

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 14 2023 00:09:00	First National Bank of Pennsylvania, c/o Donna M. Donaher, 100 Federal Street, 4th Floor, Pittsburgh, Pa 15212-5708
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 14 2023 00:12:22	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15172702	Email/PDF: bncnotices@becket-lee.com	Jul 14 2023 00:25:49	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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15152101	+ Email/PDF: bncnotices@becket-lee.com	Jul 14 2023 00:25:44	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15152102	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 14 2023 00:12:33	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15169004	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 14 2023 00:25:44	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15152103	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 14 2023 00:12:19	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15152104	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 14 2023 00:25:49	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15152106	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 14 2023 00:09:00	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15180449	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 14 2023 00:09:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15152107	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jul 14 2023 00:09:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15166562	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 14 2023 00:09:00	Internal Revenue Service, Centralized Insolvency Unit, PO Box 21126, Philadelphia, PA 19114-0326
15181120	Email/PDF: resurgentbknotifications@resurgent.com	Jul 14 2023 00:12:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15166563	+ Email/Text: Documentfiling@lciinc.com	Jul 14 2023 00:08:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802
15152109	+ Email/Text: Documentfiling@lciinc.com	Jul 14 2023 00:08:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
15152110	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 14 2023 00:09:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15152111	+ Email/PDF: pa_dc_claims@navient.com	Jul 14 2023 00:12:19	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
15318984	Email/Text: peritus@ebn.phinsolutions.com	Jul 14 2023 00:09:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15181135	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2023 00:08:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15177804	Email/Text: bnc-quantum@quantum3group.com	Jul 14 2023 00:09:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15166569	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 14 2023 00:09:00	SPS, PO Box 65250, Salt Lake City, UT 84165-0250
15152116	+ Email/PDF: gecsed@recoverycorp.com	Jul 14 2023 00:12:14	Synco/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15152788	+ Email/PDF: gecsed@recoverycorp.com	Jul 14 2023 00:12:33	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15183603	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 14 2023 00:09:00	The Bank of New York Mellon et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15307674	+ Email/Text: kbarkley@bernsteinlaw.com	Jul 14 2023 00:09:00	WH Midwest, LLC d/b/a Wayne Homes, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Pittsburgh, PA 15219-1945

TOTAL: 25

District/off: 0315-2

User: auto

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon, successor to The Bank
cr		WH Midwest, LLC d/b/a Wayne Homes
15450439		Premier Bank fka First Federal Bank of the Midwest
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15175459	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15178154	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15166555	*+	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
15166556	*+	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15166557	*+	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
15166558	*	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15166559	*+	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15166560	*+	Genesis Bc/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
15287370	*+	Home Savings Bank, Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503-1200
15183589	*+	Rebecca Vinsick, 228 Nemacolin Road, Carmichaels, PA 15320-1124
15166567	*+	Rebecca Vinsick, 228 Nemacolin Road, Carmichaels, PA 15320-1124
15166568	*+	Seterus, Inc., Attn: Bankruptcy, PO Box 1077, Hartford, CT 06143-1077
15166570	*+	Stepp Law Offices, Kelly A. Stepp, Esq., 64 N. Rich Hill Street, Suite 101, Waynesburg, PA 15370-1306
15166571	*+	Synco/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15152112	##+	Rebecca Vinsick, 228 Nemacolin Road, Carmichaels, PA 15320-1124

TOTAL: 3 Undeliverable, 15 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2023 at the address(es) listed below:

Name	Email Address
Beth L. Slaby	on behalf of Creditor Dollar Bank FSB bsalaby@grenenbirsic.com, mcupecc@grenenbirsic.com
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif dcarlon@kmlawgroup.com
Donna M. Donaher	on behalf of Creditor First National Bank of Pennsylvania donaherd@fnb-corp.com
Keri P. Ebeck	

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on behalf of Creditor WH Midwest LLC d/b/a Wayne Homes kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Lauren Michaels

on behalf of Creditor Office of Attorney General Department of Revenue lmichaels@attorneygeneral.gov

Matthew M. Herron

on behalf of Attorney The Debt Doctors LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron

on behalf of Debtor Michael D Vinsick mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Richard J. Thomas

on behalf of Creditor Premier Bank fka First Federal Bank of the Midwest s/b/m to Home Savings Bank
rthomas@hendersoncovington.com, dciambotti@hendersoncovington.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 12